09/250,675, filed February 16, 1999. Prior to examination, please amend the above-identified application as follows:

IN THE TITLE

Please amend the title to read "BILL PAYMENT SYSTEM AND METHOD UTILIZING BANK ROUTING NUMBERS".

IN THE CLAIMS

Please cancel claim 1.

Please add claims 36-59 as follows:

36. A method for processing consumer supplied banking information, comprising the steps of:

receiving from a consumer, via a network, a routing number associated with a financial institution at which the consumer maintains a deposit account; and

verifying that the consumer financial institution routing number received from the consumer is correct.

37. The method of claim 36, further including the steps of:

receiving a plurality of financial institution routing numbers from a plurality of financial institutions; and

storing the received plurality of financial institution routing numbers in a financial institutions file;

wherein verifying that the consumer financial institution routing number received from the consumer is correct includes comparing the consumer financial institution routing number received from the consumer to the financial institutions file.

38.   The method of claim 37, further including the step of:

rejecting the consumer financial institution routing number received from the consumer if the consumer financial institution routing number does not correspond to the financial institutions file.

39.   The method of claim 36, further including the steps of:

entering the consumer financial institution routing number into a computer system; and

verifying that the consumer financial institution routing number is entered correctly.

40.   The method of claim 36, further including the steps of:

receiving a request to pay a bill associated with a merchant on behalf of the consumer;

processing the received request to determine if the consumer financial institution can process electronic fund transfers; and

processing the received request to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution can process electronic fund transfers.

41.   The method of claim 40, further including the steps of:

receiving a plurality of financial institution routing numbers from a plurality of financial institutions; and

storing the received plurality of financial institution routing numbers in a financial institutions file;

wherein processing the received request to determine if the consumer financial institution can process electronic fund transfers includes comparing the consumer financial institution routing number received from the consumer to the financial institutions file.

42. A method for paying bills, comprising the steps of:

receiving, via a network, a request to pay a bill associated with a merchant on behalf of a consumer and a routing number associated with a financial institution at which the consumer maintains a deposit account;

comparing the consumer financial institution routing number routing number to a database of financial institution routing numbers to determine if the consumer financial institution can process electronic fund transfers; and

processing the received request to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution can process electronic fund transfers.

43. A method for determining if a financial institution can process electronic fund transfers, comprising the steps of:

receiving from a plurality of financial institutions a plurality of financial institution routing numbers;

storing the plurality of financial institution routing numbers in a database containing financial institution information; and

comparing a financial institution routing number associated with a financial institution to the database of financial institution information to determine if the

financial   institution   can   process   electronic   fund
transfers.

44. A system for processing consumer supplied banking
information, comprising:

a network interface configured to receive from a
consumer a routing number associated with a financial
institution at which the consumer maintains a deposit
account; and

a processor configured to verify that the consumer
financial institution routing number received from the
consumer is correct.

45. The system of claim 44, further comprising:

a storage device configured to store a plurality of
financial institution routing numbers received from a
plurality of financial institutions;

wherein the processor is further configured to compare
the consumer financial institution routing number received
from the consumer to the plurality of financial institution
routing numbers stored in the storage device to verify that
the consumer financial institution routing number received
from the consumer is correct.

46. The system of claim 45, wherein the processor is
further configured to reject the consumer financial
institution routing number received from the consumer if
the consumer financial institution routing number does not
correspond to one of the plurality of financial institution
routing numbers stored in the storage device.

47. The system of claim 44, further comprising:

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a data entry device for entering the consumer financial institution routing number received from the consumer;

wherein the processor is further configured to verify that the consumer financial institution routing number is entered correctly.

48. The system of claim 44, wherein:

the network interface is further configured to receive a request to pay a bill associated with a merchant on behalf of the consumer; and

the processor is further configured to process the received request to determine if the consumer financial institution can process electronic fund transfers and to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution can process electronic fund transfers.

49. The system of claim 48, further comprising:

a storage device configured to store a plurality of financial institution routing numbers received from a plurality of financial institutions;

wherein the processor is further configured to compare the consumer financial institution routing number received from the consumer to the plurality of financial institution routing numbers stored in the storage device to determine if the consumer financial institution can process electronic funds transfers.

50. A system for paying bills, comprising:

a network interface configured to receive a request to pay a bill associated with a merchant on behalf of a consumer and a routing number associated with a financial institution at which the consumer maintains a deposit account;

a database of financial institution routing numbers; and

a processor configured to compare the consumer financial institution routing number to the database of financial institution routing numbers to determine if the consumer financial institution can process electronic fund transfers and to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution can process electronic fund transfers.

51. A system for determining if a financial institution can process electronic fund transfers, comprising:

a storage device configured to store a plurality of financial institution routing numbers received from a plurality of financial institutions; and

a processor configured to compare a financial institution routing number associated with a financial institution to the plurality of financial institution routing numbers stored in the storage device to determine if the financial institution can process electronic fund transfers.

52. An article of manufacture for paying bills, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive from a consumer, via a network, a routing number associated with a financial institution at which the consumer maintains a deposit account; and

verify that the consumer financial institution routing number received from the consumer is correct.

53. The article of manufacture according to claim 52, wherein the computer readable medium is further readable to cause the computer to:

receive a plurality of financial institution routing numbers from a plurality of financial institutions;

store the plurality of financial institution routing numbers received from the plurality of financial institutions in a financial institutions file; and

compare the consumer financial institution routing number received from the consumer to the financial institutions file to verify that the consumer financial institution routing number received from the consumer is correct.

54. The article of manufacture according to claim 53, wherein the computer readable medium is further readable to cause the compute to:

reject the consumer financial institution routing number received from the consumer if the consumer financial institution routing number does not correspond to the financial institutions file.

55. The article of manufacture according to claim 52, where the computer readable medium is further readable to cause the computer to:

verify that the consumer financial institution routing number is entered correctly.

56. The article of manufacture according to claim 52, wherein the computer readable medium is further readable to cause the computer to:

receive a request to pay a bill associated with a merchant on behalf of the consumer;

process the received request to determine if the consumer financial institution can process electronic fund transfers; and

process the received request to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution can process electronic fund transfers.

57. The article of manufacture according to claim 56, wherein the computer readable medium if further readable to cause the computer to:

store a plurality of financial institution routing numbers received from a plurality of financial institutions in a financial institutions file; and

compare the consumer financial institution routing number received from the consumer to the financial institutions file to determine if the consumer financial institution can process electronic fund transfers.

58. An article of manufacture for paying bills, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via a network, a request to pay a bill associated with a merchant on behalf of a consumer and a routing number associated with a financial institution at which the consumer maintains a deposit account;

compare the consumer financial institution routing number to a database of financial institution routing numbers to determine if the consumer financial institution can process electronic fund transfers; and

process the received request to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution can process electronic fund transfers.

59. An article of manufacture for determining if a financial institution can process electronic fund transfers, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive from a plurality of financial institutions a plurality of financial institution routing numbers;

store the plurality of financial institution routing numbers in a database containing financial institution information; and